B1 (Official	Form 1)(1/(	<b>)8</b> )											
			United (		Bankı ict of Ar		Court				Vol	untary	Petition
	ebtor (if indi		er Last, First,	Middle):					ebtor (Spouse <b>Z, LIDIA M</b>		Middle):		
	ames used b rried, maider		or in the last 8 e names):	3 years				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):					
Last four dig	one, state all)		vidual-Taxpa	yer I.D. (	ITIN) No./0	Complete EI	(if mor	Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)  xxx-xx-6667					
Street Address of Debtor (No. and Street, City, and State):  3822 N. TRES LOMAS PL.  TUCSON, AZ  ZIP Code				Street 382	Address of	Joint Debtor	*	eet, City, an	nd State):	ZIP Code			
County of Residence or of the Principal Place of Business: PIMA				Count	•	ence or of the	Principal Pla	ce of Busir	ness:	85749			
Mailing Address of Debtor (if different from street address):				Mailin	g Address	of Joint Debt	tor (if differer	nt from stre	et address):	:			
ZIP Code				$\dashv$ $\_$						ZIP Code			
Location of (if different			siness Debtor ove):		·		•						
	Type of	Debtor		T	Nature (	of Business		ĺ	Chapter	of Bankrup	tcv Code U	Jnder Whi	ch
(Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			form. LLP) bove entities,	<ul> <li>☐ Health Care Business</li> <li>☐ Single Asset Real Estate as defin 11 U.S.C. § 101 (51B)</li> <li>☐ Railroad</li> <li>☐ Stockbroker</li> <li>☐ Commodity Broker</li> <li>☐ Clearing Bank</li> <li>☐ Other</li> <li>☐ Tax-Exempt Entity         <ul> <li>(Check box, if applicable)</li> <li>☐ Debtor is a tax-exempt organizunder Title 26 of the United States</li> </ul> </li> </ul>			e) anization	defined "incurr	er 9 er 11 er 12 er 13 are primarily coll in 11 U.S.C. § ed by an indivi	of Check Consumer debts, \$ 101(8) as idual primarily	a Foreign Mapter 15 Po a Foreign Mapter 15 Po of Debts one box)	Main Procedetition for Rendering Procedure Pro	Recognition
		Filing F	ee (Check or		e (the Interr	nal Revenue	1	a perso	onal, family, or	household pur Chapter 11			
Filing Fee (Check one box)  ■ Full Filing Fee attached  □ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  □ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				Or Check	Debtor is Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	a small busin not a small be aggregate nor s or affiliates)	ness debtor as usiness debtor necontingent li ) are less than with this petition	defined in a safetined quidated de \$2,190,000 cm.	d in 11 U.S  ebts (exclude).	ing debts owed			
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available for distribution to unsecured cred ☐ Debtor estimates that, after any exempt property is excluded and administrative there will be no funds available for distribution to unsecured creditors.					es paid,		THIS	SPACE IS F	FOR COURT	USE ONLY			
Estimated N  1- 49	Number of Ci 50- 99	reditors  100- 199	200-	1,000- 5,000	5,001- 10,000	10,001-	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated A  So to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
Estimated L  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition RODRIGUEZ, HECTOR F (This page must be completed and filed in every case) RODRIGUEZ, LIDIA M All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Location Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Jeffrey Paul Judge **December 28, 2009** Signature of Attorney for Debtor(s) (Date) **Jeffrey Paul Judge** Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period

Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

after the filing of the petition.

B1 (Official Form 1)(1/08)

# **Voluntary Petition**

(This page must be completed and filed in every case)

### Signatures

## Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

# **▼** /s/ HECTOR F RODRIGUEZ

Signature of Debtor **HECTOR F RODRIGUEZ** 

## X /s/ LIDIA M RODRIGUEZ

Signature of Joint Debtor LIDIA M RODRIGUEZ

Telephone Number (If not represented by attorney)

#### December 28, 2009

Date

# Signature of Attorney\*

## X /s/ Jeffrey Paul Judge

Signature of Attorney for Debtor(s)

### Jeffrey Paul Judge 015834

Printed Name of Attorney for Debtor(s)

### Judge Law Firm

Firm Name

1647 North Alvernon Way Suite One Tucson, AZ 85712

Address

# Email: jpj@judgelawfirm.com

520-388-5665 Fax: 866-251-3492

Telephone Number

### **December 28, 2009**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

## **Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

## Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

RODRIGUEZ, HECTOR F RODRIGUEZ, LIDIA M

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

# Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

In re	HECTOR F RODRIGUEZ LIDIA M RODRIGUEZ		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

statement.] [Must be accompanied by a motion for determine of the large of the lar	09(h)(4) as impaired by reason of mental illness or zing and making rational decisions with respect to 09(h)(4) as physically impaired to the extent of being a credit counseling briefing in person, by telephone, or
☐ Active military duty in a military com	nbat zone.
☐ 5. The United States trustee or bankruptcy adrequirement of 11 U.S.C. § 109(h) does not apply in the	Iministrator has determined that the credit counseling is district.
I certify under penalty of perjury that the in	formation provided above is true and correct.
Signature of Dector.	s/ HECTOR F RODRIGUEZ HECTOR F RODRIGUEZ
Date: December 28, 200	9

Certificate Number: 00134-AZ-CC-009416916

# **CERTIFICATE OF COUNSELING**

I CERTIFY that on December 28, 2009	, at	8:56	o'clock <u>AM PST</u> ,
Hector F Rodriguez		received	from
Cricket Debt Counseling			
an agency approved pursuant to 11 U.S.C. §	§ 111 to	provide credit	counseling in the
District of Arizona	, ar	n individual [c	or group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h)	and 111.		
A debt repayment plan was not prepared	If a d	ebt repayment	plan was prepared, a copy of
the debt repayment plan is attached to this c	ertificat	e.	
This counseling session was conducted by i	nternet a	nd telephone	·
Date: December 28, 2009	Ву	/s/Charles And	dersen
	Name	Charles Ander	rsen
	Title	Counselor	

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

In re	HECTOR F RODRIGUEZ LIDIA M RODRIGUEZ		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

statement.] [Must be accompanied by a motion for a ☐ Incapacity. (Defined in 11 U.S.C. § mental deficiency so as to be incapable of rea financial responsibilities.);  ☐ Disability. (Defined in 11 U.S.C. §	3 109(h)(4) as impaired by reason of mental illness or alizing and making rational decisions with respect to 109(h)(4) as physically impaired to the extent of being in a credit counseling briefing in person, by telephone, or
·	administrator has determined that the credit counseling
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ LIDIA M RODRIGUEZ LIDIA M RODRIGUEZ
Date: December 28, 2	2009

Certificate Number: 00134-AZ-CC-009418242

# **CERTIFICATE OF COUNSELING**

I CERTIFY that on December 28, 2009	, at	10:10	o'clock AM PST,
Lidia Rodriguez		received	from
Cricket Debt Counseling			<u> </u>
an agency approved pursuant to 11 U.S.C. §	111 to	provide credit o	counseling in the
District of Arizona	, ar	individual [or	r group] briefing that complied
with the provisions of 11 U.S.C. §§ 109(h) a	and 111.		
A debt repayment plan was not prepared	If a d	ebt repayment	plan was prepared, a copy of
the debt repayment plan is attached to this c	ertificat	e.	
This counseling session was conducted by in	nternet a	nd telephone	·
Date: December 28, 2009	Ву	/s/Tajsha Milne	;
	Name	Tajsha Milne	
	Title	Counselor	

<sup>\*</sup> Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

In re	HECTOR F RODRIGUEZ,		Case No	
	LIDIA M RODRIGUEZ			
_		Debtors	Chapter	7

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	305,000.00		
B - Personal Property	Yes	4	25,832.14		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		505,653.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	5		143,939.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,431.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,419.00
Total Number of Sheets of ALL Schedu	ıles	19			
	To	otal Assets	330,832.14		
			Total Liabilities	649,592.00	

HECTOR F RODRIGUEZ,		Case No.	
LIDIA M RODRIGUEZ	_	<u></u>	
Ι	Debtors ,	Chapter	7
STATISTICAL SUMMARY OF CERTAIN LL	ARILITIES AND E	RELATED DA	ATA (28 II S.C. 8
you are an individual debtor whose debts are primarily consumer de			
case under chapter 7, 11 or 13, you must report all information requ	ested below.	or the Bankruptey	Code (11 C.B.C. § 101
☐ Check this box if you are an individual debtor whose debts are report any information here.	NOT primarily consumer	debts. You are not	required to
his information is for statistical purposes only under 28 U.S.C. §	159.		
ummarize the following types of liabilities, as reported in the Sch			
Type of Liability	Amount	7	
Domestic Support Obligations (from Schedule E)	0.0	0	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.0	0	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.0	0	
Student Loan Obligations (from Schedule F)	0.0	0	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.0	0	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.0	0	
TOTAL	0.0	0	
State the following:		_	
Average Income (from Schedule I, Line 16)	4,431.0	0	
Average Expenses (from Schedule J, Line 18)	4,419.0	0	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,399.0	0	
State the following:		-	
1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column			184,976.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.0	0	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column			0.00
4. Total from Schedule F			143,939.00

5. Total of non-priority unsecured debt (sum of 1, 3, and 4)

328,915.00

101(8)), filing

**HECTOR F RODRIGUEZ,** LIDIA M RODRIGUEZ

### Debtors

# **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Personal Residence at 3822 N Tres Lomas PI, Tucson, AZ 85749	Fee Simple	С	255,000.00	337,067.00
Condominium at 8000 W Badura Ave #1090, Las Vegas NV 89113		С	50,000.00	152,909.00

Sub-Total > 305,000.00 (Total of this page)

305,000.00 Total >

HECTOR F RODRIGUEZ, LIDIA M RODRIGUEZ

Debtors

# SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on hand	С	50.00
2.	Checking, savings or other financial accounts, certificates of deposit, or	Business Checking account #XXXXXX0421 @ BBVA Compass Bank	С	200.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or	Checking account #XXXXXX2238 @ BBVA Compass Bank	С	80.00
	cooperatives.	Main share account #XXXXXXX274-1 @ Hughes FederalCreditUnion, POB 11900, Tucson, AZ 85734	С	50.14
		Regular share account #XXXX81-00 @ Vantage West Credit Union, POB 15115, Tucson, AZ 85708	С	5.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household Goods & Furnishings: 3 kitchen tables (\$150), 10 kitchen chairs (\$40), 1 dining room set (\$130), 2 couches (\$75), 1 living room table (\$80), 2 living room lamps (\$50), 2 bedroom sets (\$350), 2 television sets (\$150), 2 stereos (\$50), 1 refrigerator (\$100), 1 washing machine (\$150), 1 clothes dryer (\$150), 1 vacuum cleaner (\$75)	<b>c</b>	1,550.00
		1 television (\$75), 1 refrigerator (\$30), 2 cameras (\$150), 1 I-Pod (\$30), 3 t-Mobile cell phones (\$0), 1 used laptop computer (\$250), 1 guitar (\$25), 2 TV stands (\$20)	С	580.00
5.		2 family photos/paintings	С	150.00
	objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	10 books (\$50), 10 CDs (\$50), 10 DVDs (\$50)	С	150.00
6.	Wearing apparel.	Wearing apparel (husband)	С	250.00
		Wearing apparel (wife)	С	350.00

 $Sub\text{-}Total > \\ (Total of this page) \\ \textbf{3,415.14}$ 

<sup>3</sup> continuation sheets attached to the Schedule of Personal Property

In re	HECTOR F RODRIGUEZ
	LIDIA M RODRIGUEZ

# Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
7.	Furs and jewelry.	1	gold wedding band	С	50.00
		2	silver rings	С	25.00
8.	Firearms and sports, photographic,	2	bicycles	С	25.00
	and other hobby equipment.	1	.38 caliber firearm	С	75.00
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	4	01(k) plan, T Rowe Price Retirement Plan	С	2,492.00
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

Sub-Total > 2,667.00 (Total of this page)

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

In re	HECTOR F RODRIGUEZ
	LIDIA M RODRIGUEZ

# Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	20	01 Toyota Sienna, 145,000 mi.	С	3,910.00
	other vehicles and accessories.	20	08 Mazda Tribute, 29,500 miles	С	15,840.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
			(To	Sub-Tota of this page)	al > 19,750.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

In re	HECTOR F RODRIGUEZ
	I IDIA M RODRIGUEZ

Case No.
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# Debtors

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
31. Animals.	3 dogs (golden retriever, chihuahua, mix)	С	0.00
32. Crops - growing or harvested. Give particulars.	x		
33. Farming equipment and implements.	x		
34. Farm supplies, chemicals, and feed.	x		
35. Other personal property of any kind not already listed. Itemize.	X		

| Sub-Total > | 0.00 | | (Total of this page) | | Total > | 25,832.14 |

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

# HECTOR F RODRIGUEZ, LIDIA M RODRIGUEZ

Debtor claims the exemptions to which debtor is entitled under:

☐ Check if debtor claims a homestead exemption that exceeds

# Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Check one box) \$136,875.  ☐ 11 U.S.C. §522(b)(2)  ☐ 11 U.S.C. §522(b)(3)							
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption				
Real Property Personal Residence at 3822 N Tres Lomas PI, Tucson, AZ 85749	Ariz. Rev. Stat. § 33-1101(A)	150,000.00	255,000.00				
<u>Cash on Hand</u> Cash on hand	Ariz. Rev. Stat. § 33-1126A9	50.00	50.00				
Checking, Savings, or Other Financial Accounts, Business Checking account #XXXXXX0421 @ BBVA Compass Bank	Certificates of Deposit Ariz. Rev. Stat. § 33-1126A9	200.00	200.00				
Checking account #XXXXXX2238 @ BBVA Compass Bank	Ariz. Rev. Stat. § 33-1126A9	50.00	80.00				
Main share account #XXXXXXX274-1 @ Hughes FederalCreditUnion, POB 11900, Tucson, AZ 85734	Ariz. Rev. Stat. § 33-1126A9	0.00	50.14				
Household Goods and Furnishings Household Goods & Furnishings: 3 kitchen tables (\$150), 10 kitchen chairs (\$40), 1 dining room set (\$130), 2 couches (\$75), 1 living room table (\$80), 2 living room lamps (\$50), 2 bedroom sets (\$350), 2 television sets (\$150), 2 stereos (\$50), 1 refrigerator (\$100), 1 washing machine (\$150), 1 clothes dryer (\$150), 1 vacuum cleaner (\$75)	Ariz. Rev. Stat. § 33-1123	1,550.00	1,550.00				
Books, Pictures and Other Art Objects; Collectible 2 family photos/paintings	es Ariz. Rev. Stat. § 33-1123(10)	150.00	150.00				
10 books (\$50), 10 CDs (\$50), 10 DVDs (\$50)	Ariz. Rev. Stat. § 33-1125(5)	150.00	150.00				
Wearing Apparel Wearing apparel (husband)	Ariz. Rev. Stat. § 33-1125(1)	250.00	250.00				
Wearing apparel (wife)	Ariz. Rev. Stat. § 33-1125(1)	350.00	350.00				
Furs and Jewelry 1 gold wedding band	Ariz. Rev. Stat. § 33-1125(4)	50.00	50.00				
<u>Firearms and Sports, Photographic and Other Ho</u> 2 bicycles	bby Equipment Ariz. Rev. Stat. § 33-1125(7)	25.00	25.00				
1 .38 caliber firearm	Ariz. Rev. Stat. § 33-1125(7)	75.00	75.00				
Interests in IRA, ERISA, Keogh, or Other Pension 401(k) plan, T Rowe Price Retirement Plan	or Profit Sharing Plans 11 U.S.C. § 522(b)(3)(C)	2,492.00	2,492.00				

Ariz. Rev. Stat. § 33-1125(8)

<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2001 Toyota Sienna, 145,000 mi.

3,910.00

5,000.00

<sup>1</sup> continuation sheets attached to Schedule of Property Claimed as Exempt

HECTOR F RODRIGUEZ, LIDIA M RODRIGUEZ

# Debtors

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption		
2008 Mazda Tribute, 29,500 miles	Ariz. Rev. Stat. § 33-1125(8)	5,000.00	15,840.00		
Animals 3 dogs (golden retriever, chihuahua, mix)	Ariz. Rev. Stat. § 33-1125(3)	0.00	0.00		

Total: 165,392.00 280,222.14

**HECTOR F RODRIGUEZ, LIDIA M RODRIGUEZ** 

Case No.	

**Debtors** 

# SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R		DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLLQULDAH	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 271274151  Hughes Federal Cr Un 951 E Hermans Rd Tucson, AZ 85706		н	Opened 8/01/04 Last Active 10/31/09 2001 Toyota Sienna, 145,000 mi.	Т	T E D			
			Value \$ 3,910.00				3,780.00	0.00
Account No. 2000319782  Saxon Mortgage Sercive 4708 Mercantile Dr. North jFortworth, TX 76137		С	Opened 3/01/07 Last Active 9/11/09 Personal Residence at 3822 N Tres Lomas PI, Tucson, AZ 85749					
			Value \$ <b>255,000.00</b>	1			337,067.00	82,067.00
Account No. 7566810101  Vantage West Credit Un Po Box 15115 Tucson, AZ 85708		С	Opened 7/01/07 Last Active 11/05/09 2008 Mazda Tribute, 29,500 miles					
			Value \$ 15,840.00	1			11,897.00	0.00
Account No. 7080075658708  Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701		С	Opened 5/01/07 Last Active 7/10/09  Condominium at 8000 W Badura Ave #1090, Las Vegas NV 89113					
			Value \$ 50,000.00	1			152,909.00	102,909.00
continuation sheets attached			(Total of	Subt			505,653.00	184,976.00
			(Report on Summary of S	_	ota lule	· I	505,653.00	184,976.00

HECTOR F RODRIGUEZ, LIDIA M RODRIGUEZ

Debtors

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re	
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HECTOR F RODRIGUEZ, LIDIA M RODRIGUEZ

Case No.	

**Debtors** 

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C		CONTINGEN	UNLIQUIDAT		) J T E D	AMOUNT OF CLAIM
Account No. 3499911327853793			Opened 11/24/94 Last Active 10/09/08	ΪŤ	T E D			
American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355		С	CreditCard		D			23,560.00
Account No. 3499906332567813			Opened 2/10/94 Last Active 1/24/09	T	Г	T	7	
American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355		С	CreditCard					348.00
Account No. <b>3499906527549973</b>		H	Opened 2/01/94 Last Active 9/29/09	+	$\vdash$	+	+	040.00
American Express c/o Becket and Lee Po Box 3001 Malvern, PA 19355		С	CreditCard					197.00
Account No. <b>426684110707</b>			Opened 7/01/06 Last Active 10/24/08	T		t	$\dagger$	
Chase Po Box 15298 Wilmington, DE 19850		С	CreditCard					40.450.00
		L		$\perp$	$\perp$	L	$\downarrow$	10,452.00
continuation sheets attached			(Total of t	Subt his			)	34,557.00

In re	HECTOR F RODRIGUEZ,	Case No.
	LIDIA M RODRIGUEZ	

	1		shood Wife Isiat or Community	$\Box_{c}$	<u> </u>	1 6	.1
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN		J C I S P U T E C	
Account No. 426684119218			Opened 9/01/08 Last Active 10/16/08	٦т	ΙE	:	
Chase Po Box 15298 Wilmington, DE 19850		н	CreditCard				2,567.00
Account No. <b>442813549729</b>	-		Opened 12/01/85 Last Active 7/02/09	+	+	$\frac{1}{1}$	
Citi Po Box 6241 Sioux Falls, SD 57117		С	CreditCard				23,810.00
Account No. <b>6035320173720085</b>			Opened 10/01/03 Last Active 7/06/09	+	+	+	20,010.00
Citibank Usa Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		С	ChargeAccount				10,870.00
Account No. <b>7302855701484534</b>	┢		Opened 4/01/01 Last Active 7/12/09	+	+	+	10,010.00
Exxmblciti Attn.: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		н	CreditCard				524.00
Account No. <b>H824928</b>			Opened 5/01/09 Last Active 9/30/09	+	$\dagger$	$\dagger$	
Financial Assistance Po Box 7148 Bellevue, WA 98008		н	CollectionAttorney Wells Fargo Bank				
				$\perp$			8,048.00
Sheet no. <u>1</u> of <u>4</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total o	Sub f this			45,819.00

In re	HECTOR F RODRIGUEZ,	Case No.
	LIDIA M RODRIGUEZ	

	_			- 1 -	. 1 -		. 1
CREDITOR'S NAME,	000	1	sband, Wife, Joint, or Community	-	נ	֓֞֝֞֞֞֞֞֞֓֓֓֓֞֟֝֞֓֓֓֞֟֝֟֝֞֝֟֝	<u>'                                    </u>
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	B T	H & J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	N T I N G E N		J D I S P UT E D	AMOUNT OF CLAIM
Account No. 604587084642			Opened 5/01/03 Last Active 7/05/09	Т	T		
Gemb/dillards Po Box 981432 El Paso, TX 79998		н	ChargeAccount				4,023.00
Account No. <b>601859536112</b>			Opened 6/01/07 Last Active 7/03/09	+	+	+	1,020100
Gemb/gap Po Box 981400 El Paso, TX 79998		С	ChargeAccount				296.00
					1	_	290.00
Account No. 447995162197  Gemb/oldnavydc Po Box 981400		С	Opened 3/01/08 Last Active 7/05/09 CreditCard				
El Paso, TX 79998							3,737.00
Account No. xxxx-xxxx-xxxx-8661			Credit Card				
GM Card Customer Center POB 80082 Salinas, CA 93912		С					23,989.00
Account No. <b>4406389639720</b>			Opened 12/01/06 Last Active 7/10/09	+	+	+	· ·
Macys/fdsb Macy's Bankruptcy Po Box 8053 Mason, OH 45040		С	ChargeAccount				1,163.00
Sheet no. <b>2</b> of <b>4</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total o	Sub f this			33,208.00

In re	HECTOR F RODRIGUEZ,	Case No.
	LIDIA M RODRIGUEZ	

	16	116	Johand Wife Joint or Community	1	· 1 11		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	C	D I S P U T E D	AMOUNT OF CLAIM
Account No. 5121075064221273			Opened 11/01/05 Last Active 6/21/09	T	E		
Sears/cbsd Po Box 6189 Sioux Falls, SD 57117		н	CreditCard				2,066.00
Account No. <b>504994015315</b>	┢	$\vdash$	Opened 11/01/04 Last Active 7/13/09	+	$\dagger$	+	,
Sears/cbsd 701 East 60th St N Sioux Falls, SD 57117		С	ChargeAccount				
Account No.				+	+	+	1,662.00
TerraWest Property Management 2655 S Rainbow Blvd, Ste 200 Las Vegas, NV 89146		С					0.00
Account No. 4308514492468559		H	Opened 12/01/06 Last Active 7/10/09		$^{+}$	$\frac{1}{1}$	
Visdsnb Bankruptcy 6356 Corley Rd Norcross, GA 30071		С	CreditCard				9,510.00
Account No. 4856200222526959			Opened 4/01/07 Last Active 10/12/08	+		$\dagger$	
Wells Fargo Business D Po Box 29482 Phoenix, AZ 85038		С	ChargeAccount				
							7,261.00
Sheet no. <b>3</b> of <b>4</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total of	Sub			20,499.00

In re	HECTOR F RODRIGUEZ,	Case No.
	LIDIA M RODRIGUEZ	

CREDITOR'S NAME,	C	Ηι	usband, Wife, Joint, or Community	C	U	D	
MAILING ADDRESS	CODEBTOR	Н	DATE OF A BANKA CINCUIDDED AND	Ņ	Ľ	s	
INCLUDING ZIP CODE,	B	W	DATE CLAIM WAS INCURRED AND	H	Q	Ü	
AND ACCOUNT NUMBER	T	C	IC CLID LECT TO CETOEE CO CTATE	N G	U	T E	AMOUNT OF CLAIM
(See instructions above.)	R	ľ		CONTINGENT	D A	D I S P U T E D	
Account No. 446542016965			Opened 9/01/06 Last Active 9/26/08	] T	T		
	1		CreditCard	L	É D		
Wells Fargo Card Ser							
Po Box 5058		H					
Portland, OR 97208							
							9,856.00
Account No.	T	T		T			
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	1						
		1					
Sheet no4 of _4 sheets attached to Schedule of	_	_		Subt	ota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				9,856.00
Creations froming offsecured frompriority Claims			(Total of t				
					ota		442.020.02
			(Report on Summary of So	hed	lule	es)	143,939.00

HECTOR F RODRIGUEZ, LIDIA M RODRIGUEZ

Debtors

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

T Mobile P.O. Box 37380 Albuquerque, NM 85716-7380 Cellular telephone service contract expires 06/2011

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	n	rΔ

# HECTOR F RODRIGUEZ, LIDIA M RODRIGUEZ

Case No.

Debtors

# **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

# HECTOR F RODRIGUEZ LIDIA M RODRIGUEZ

Case No.
 _

Debtor(s)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS (	OF DEBTOR AND SE	POUSE		
	RELATIONSHIP(S):	AGE(S):			
Married	Daughter	13			
	Daughter (in college)	19			
<b>Employment:</b>	DEBTOR		SPOUSE		
Occupation	Security Officer	Cleaning serv	rices		
Name of Employer	Tucson Medical Center	self			
How long employed	9 years	9 years			
Address of Employer	5301 E Grant Rd	3822 N Tres L	omas Pl		
1 3	Tucson, AZ 85712	Tucson, AZ 8	5749		
INCOME: (Estimate of average of	or projected monthly income at time case filed)		DEBTOR		SPOUSE
1. Monthly gross wages, salary, a	nd commissions (Prorate if not paid monthly)	\$	3,238.00	\$	0.00
2. Estimate monthly overtime		\$	0.00	\$	0.00
3. SUBTOTAL		\$_	3,238.00	\$	0.00
4. LESS PAYROLL DEDUCTIO		¢	204.00	ď	0.00
a. Payroll taxes and social so	ecurity	\$ <u>_</u>	284.00	\$ <u></u>	0.00
b. Insurance		\$ <del>_</del>	504.00	\$ <u></u>	0.00
c. Union dues		<b>3</b> —	0.00	\$_	0.00
· 1 3/	afete		77.00	\$_	0.00
<u>S</u>	TDINS	\$	25.00	\$ <u> </u>	0.00
5. SUBTOTAL OF PAYROLL D	DEDUCTIONS	\$	890.00	\$	0.00
6. TOTAL NET MONTHLY TAI	KE HOME PAY	\$_	2,348.00	\$	0.00
7. Regular income from operation	of business or profession or farm (Attach detailed state	ement) \$	0.00	\$	2,083.00
8. Income from real property		\$	0.00	\$	0.00
9. Interest and dividends		\$	0.00	\$	0.00
dependents listed above	port payments payable to the debtor for the debtor's use	or that of \$	0.00	\$	0.00
11. Social security or government	t assistance				
(Specify):			0.00	\$_	0.00
		\$	0.00	\$	0.00
12. Pension or retirement income		\$	0.00	\$	0.00
13. Other monthly income					
(Specify):		\$	0.00	\$	0.00
			0.00	\$ <u> </u>	0.00
14. SUBTOTAL OF LINES 7 TH	IROUGH 13	\$_	0.00	\$_	2,083.00
15. AVERAGE MONTHLY INC	OME (Add amounts shown on lines 6 and 14)	\$	2,348.00	\$	2,083.00
16. COMBINED AVERAGE MO	ONTHLY INCOME: (Combine column totals from line	15)	\$	4,431	.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

<b>HECTOR F RODRIGUEZ</b>
LIDIA M RODRIGUEZ

N IN RODRIGUEZ	
	Debtor(s)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separato	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,580.00
a. Are real estate taxes included? Yes X No		
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	157.00
b. Water and sewer	\$	65.00
c. Telephone	\$	125.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	75.00
4. Food	\$	275.00
5. Clothing	\$	40.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	0.00
8. Transportation (not including car payments)	\$	120.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	80.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	58.00
c. Health	\$	0.00
d. Auto	\$	92.00
e. Other	\$	0.00
e. Other  12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	340.00
b. Other Installment on Mazda Tribute vehicle	\$	360.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	52.00
17. Other	\$	0.00
Othor	\$	0.00
Other		
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	4,419.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year	-	
following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	4,431.00
b. Average monthly expenses from Line 18 above	\$	4,419.00
c. Monthly net income (a. minus b.)	\$	12.00

In re	HECTOR F RODRIGUEZ LIDIA M RODRIGUEZ	Z		
		Debtor(s)	Chapter	7

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOT		irectly related to the busi	ness operation.)
ART A - ESTIMATED AVERAGE FUTURE GROSS MONTHLY	Y INCOME:		
2. Gross Monthly Income		\$	2,083.00
ART B - ESTIMATED FUTURE MONTHLY EXPENSES:			
3. Net Employee Payroll (Other Than Debtor)	\$	0.00	
4. Payroll Taxes		0.00	
5. Unemployment Taxes		0.00	
6. Worker's Compensation		0.00	
7. Other Taxes		0.00	
8. Inventory Purchases (Including raw materials)		0.00	
9. Purchase of Feed/Fertilizer/Seed/Spray		0.00	
10. Rent (Other than debtor's principal residence)		0.00	
11. Utilities		0.00	
12. Office Expenses and Supplies		0.00	
13. Repairs and Maintenance		12.00	
14. Vehicle Expenses		0.00	
15. Travel and Entertainment		0.00	
16. Equipment Rental and Leases		0.00	
17. Legal/Accounting/Other Professional Fees		0.00	
18. Insurance		0.00	
19. Employee Benefits (e.g., pension, medical, etc.)		0.00	
20. Payments to Be Made Directly By Debtor to Secured Creditors For Pre-F	Petition Business Debts (Specify):		
DESCRIPTION Cleaning Supplies	TOTAL <b>40.00</b>		
21. Other (Specify):			
DESCRIPTION	TOTAL		
22. Total Monthly Expenses (Add items 3-21)		\$	52.00
ART D - ESTIMATED AVERAGE NET MONTHLY INCOME:			
23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2)		\$	2,031.00

In re	HECTOR F RODRIGUEZ LIDIA M RODRIGUEZ			
		Debtor(s)	Chapter	7

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

# DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

			ad the foregoing summary and schedules, consisting of _	21
	sheets, and that they are true and correct	to the best of my	knowledge, information, and belief.	
Date	December 28, 2009	Signature	/s/ HECTOR F RODRIGUEZ	
			HECTOR F RODRIGUEZ	
			Debtor	
Date	December 28, 2009	Signature	/s/ LIDIA M RODRIGUEZ	
			LIDIA M RODRIGUEZ	
			Joint Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

In re	HECTOR F RODRIGUEZ  LIDIA M RODRIGUEZ		Case No.	
		Debtor(s)	Chapter	7

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

# 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNI	SOURCE
\$38,189.00	2009: Husband's YTD wages from Tucson Medical Center
\$24,882.00	2009: Wife's YTD Business Gross Revenue
\$26,963.00	2008: Husband's wages from Tucson Medical Center
\$29,243.00	2008: Wife's Business Income
\$1,966.00	2008: Pension/annuity income
\$24,609.00	2007: Husband's Wages
\$11,074.00	2007: Wife's Business Income

COLIDCE

AMOUNT

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$124.00 2009: 2008 State Tax Refund \$1,321.00 2008: 2007 Federal Tax Refund \$22.00 2007: 2006 State Tax Refund

### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL AMOUNT PAID OF CREDITOR **PAYMENTS OWING** 

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> **AMOUNT** DATES OF PAID OR AMOUNT STILL PAYMENTS/ VALUE OF TRANSFERS OWING **TRANSFERS**

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AND CASE NUMBER American Express Centurion Breach of Contract Bank v. Lidia Rodriguez and J. Doe Rodriguez, Case No. C20094291

CAPTION OF SUIT

NATURE OF PROCEEDING

AND LOCATION Superior Cout of the State of

Arizona in and for the County of PPima

COURT OR AGENCY

STATUS OR DISPOSITION **Judament** 

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

# DESCRIPTION AND VALUE OF PROPERTY

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

## 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE
OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

DATE OF PAYMENT,

NAME OF PAYOR IF OTHER

THAN DEBTOR

NAME AND ADDRESS
OF PAYEE

Jeffrey Paul Judge

07/27/2009, 08/17/2009, 09/14/2009, 10/13/2009, 10/22/2009

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

1647 N. Alvernon Way, Ste. 1 Tucson. AZ 85712

\$1,700

Cricket Debt Counseling 10121 SE Sunnyside, Ste. 300 December 28, 2009

\$36

Clackamas, OR 97015

Credit Solutions 2370 Performance Dr., Bldg. D Richardson, TX 75082 November 2008 to May 2009

\$4,000

### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

) IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

## 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

## 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### NAME

## 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

**ENVIRONMENTAL** 

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

**ENVIRONMENTAL** 

LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

#### DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

**BEGINNING AND** NATURE OF BUSINESS

(ITIN)/ COMPLETE EIN ADDRESS NAME

**ENDING DATES** 

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

**ADDRESS** NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

### NAME AND ADDRESS

DATES SERVICES RENDERED

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books None of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS** 

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

#### 20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

#### 22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

### NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

## DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	December 28, 2009	Signature	/s/ HECTOR F RODRIGUEZ HECTOR F RODRIGUEZ Debtor
Date	December 28, 2009	Signature	/s/ LIDIA M RODRIGUEZ
			LIDIA M RODRIGUEZ
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

In re	HECTOR F RODRIGUEZ LIDIA M RODRIGUEZ		Case No.	
		Debtor(s)	Chapter	7

# CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

property of the estate. Attach additional pages if i	iccessary.)
Property No. 1	
Creditor's Name: Hughes Federal Cr Un	Describe Property Securing Debt: 2001 Toyota Sienna, 145,000 mi.
Property will be (check one):	
☐ Surrendered ■ Retained	
If retaining the property, I intend to (check at least one):  ☐ Redeem the property  ☐ Reaffirm the debt ☐ Other. Explain (for example, a	avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):	
■ Claimed as Exempt	☐ Not claimed as exempt
Property No. 2	
Creditor's Name: Saxon Mortgage Sercive	Describe Property Securing Debt: Personal Residence at 3822 N Tres Lomas PI, Tucson, AZ 85749
Property will be (check one):	
☐ Surrendered ■ Retained	
If retaining the property, I intend to (check at least one):  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain Will retain property and continue ma	king payments (for example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):	
Claimed as Exempt	☐ Not claimed as exempt

38 (Form 8) (12/08)		_	Page 2	
Property No. 3				
Creditor's Name: Vantage West Credit Un		Describe Property S 2008 Mazda Tribute,		
Property will be (check one):  ☐ Surrendered	■ Retained			
If retaining the property, I intend to (check a  ☐ Redeem the property  ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C	. § 522(f)).	
Property is (check one):  ■ Claimed as Exempt		☐ Not claimed as exe	empt	
Property No. 4				
Creditor's Name: Wells Fargo Hm Mortgag		Describe Property Securing Debt: Condominium at 8000 W Badura Ave #1090, Las Vegas NV 89113		
Property will be (check one): ■ Surrendered				
☐ Surrendered  If retaining the property, I intend to (check a ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C	. § 522(f)).	
Property is (check one):  ☐ Claimed as Exempt		■ Not claimed as exe	empt	
PART B - Personal property subject to unexp Attach additional pages if necessary.)	pired leases. (All three	columns of Part B mu	st be completed for each unexpired lease.	
Property No. 1				
Lessor's Name: -NONE-	Describe Leased Pro	operty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO	

B8 (Form 8) (12/08) Page 3

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date	December 28, 2009	Signature	/s/ HECTOR F RODRIGUEZ	
			HECTOR F RODRIGUEZ	
			Debtor	
Date	December 28, 2009	Signature	/s/ LIDIA M RODRIGUEZ	
			LIDIA M RODRIGUEZ	
			Ioint Debtor	

		District of Arizona			
In re	HECTOR F RODRIGUEZ		Case No.		
mic	LIDIA III RODRIGUEZ	Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPEN	NSATION OF ATTOI	RNEY FOR DI	EBTOR(S)	
C	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of	le 2016(b), I certify that I a	im the attorney for y, or agreed to be pa	the above-named debtor and to me, for services rendered	
	For legal services, I have agreed to accept		\$ <u></u>	1,700.00	
	Prior to the filing of this statement I have received			1,700.00	
	Balance Due		\$	0.00	
2. \$	\$ of the filing fee has been paid.				
3. 7	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4. 7	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed comp	ensation with any other person	unless they are mem	bers and associates of my lav	w firm.
İ	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the name				ı. A
<b>6.</b> ]	In return for the above-disclosed fee, I have agreed to re	nder legal service for all aspect	ts of the bankruptcy	case, including:	
t c	<ul><li>a. Analysis of the debtor's financial situation, and rende</li><li>b. Preparation and filing of any petition, schedules, state</li><li>c. Representation of the debtor at the meeting of credito</li><li>d. [Other provisions as needed]</li></ul>	ement of affairs and plan which	n may be required;		
7. I	By agreement with the debtor(s), the above-disclosed fee Representation of the debtors in any dis any other adversary proceeding; prepara preparation and filing of motions pursua	schargeability actions, judi ation and filing of reaffirm	icial lien avoidand ation agreements	and applications as nee	ded;
		CERTIFICATION			
	I certify that the foregoing is a complete statement of any pankruptcy proceeding.	agreement or arrangement for	payment to me for r	epresentation of the debtor(s)	) in
Dated	d: <b>December 28, 2009</b>	/s/ Jeffrey Paul Ju			
		Jeffrey Paul Judg Judge Law Firm 1647 North Alver Suite One			

**Tucson, AZ 85712** 

jpj@judgelawfirm.com

520-388-5665 Fax: 866-251-3492

WARNING: Effective December 1, 2009, the 15-day deadline to file schedules and certain other documents under Bankruptcy Rule 1007(c) is shortened to 14 days. For further information, see note at bottom of page 2

# UNITED STATES BANKRUPTCY COURT DISTRICT OF ARIZONA

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

# Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

# 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

Many filing deadlines change on December 1, 2009. Of special note, 12 rules that set 15 days to act are amended to require action within 14 days, including Rule 1007(c), filing the initial case papers; Rule 3015(b), filing a chapter 13 plan; Rule 8009(a), filing appellate briefs; and Rules 1019, 1020, 2015, 2015.1, 2016, 4001, 4002, 6004, and 6007.

In re	HECTOR F RODRIGUEZ LIDIA M RODRIGUEZ		Case No.	
		Debtor(s)	Chapter	7
nttache	CERTIFICATION OF NOT UNDER § 342(b) OF Certification of [Non-Attorney] bankruptcy petition preparer sign and notice, as required by § 342(b) of the Bankruptcy Co	THE BANKRU orney] Bankruptcy gning the debtor's petic	PTCY CODE  Petition Prepare	•
Printed Prepar Addres			petition prepare the Social Secu principal, respo	r number (If the bankruptcy er is not an individual, state arity number of the officer, onsible person, or partner of petition preparer.) (Required 110.)
princip	ure of Bankruptcy Petition Preparer or officer, pal, responsible person, or partner whose Security number is provided above.			
Code.	Certification I (We), the debtor(s), affirm that I (we) have receive	ication of Debtor d and read the attache	d notice, as required	by § 342(b) of the Bankruptcy
	OR F RODRIGUEZ M RODRIGUEZ	X /s/ HECTO	R F RODRIGUEZ	December 28, 2009
	d Name(s) of Debtor(s)	Signature of	of Debtor	Date
Case N	No. (if known)	$_{ m X}$ /s/ LIDIA M	I RODRIGUEZ	December 28, 2009
		Signature of	of Joint Debtor (if any	y) Date

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

_	HECTOR F RODRIGUEZ			
In re	LIDIA M RODRIGUEZ		Case No.	
		Debtor(s)	Chapter	7
		DECLARATION		
	We, HECTOR F RODRIGUEZ and LI	IDIA M RODRIGUEZ, do hereby certify	, under penalty of	perjury, that the Master
Mailing	g List, consisting of <u>5</u> sheet(s), is con	mplete, correct and consistent with the c	lebtor(s)' schedule	es.
Date:	December 28, 2009	/s/ HECTOR F RODRIGUEZ		
		HECTOR F RODRIGUEZ		
		Signature of Debtor		
Date:	December 28, 2009	/s/ LIDIA M RODRIGUEZ		
		LIDIA M RODRIGUEZ		
		Signature of Debtor		
Date:	December 28, 2009	/s/ Jeffrey Paul Judge		
		Signature of Attorney		
		Jeffrey Paul Judge		
		Judge Law Firm		
		1647 North Alvernon Way Suite One		
		Juile Viie		

**Tucson, AZ 85712** 

520-388-5665 Fax: 866-251-3492

ALLIANCEONE RECEIVABLES MANAGEMENT 4850 STREET RD., SUITE 300 FEASTERVILLE TREVOSE PA 19053

AMERICAN EXPRESS C/O BECKET AND LEE PO BOX 3001 MALVERN PA 19355

AMERICAN EXPRESS POB 981535 EL PASO TX 79998-1535

AMERICAN EXPRESS POB 297879 FORT LAUDERDALE FL 33329-7879

ASSOCIATED RECOVERY SYSTEMS PBO 469046 ESCONDIDO CA 92046-9046

CHASE PO BOX 15298 WILMINGTON DE 19850

CHOICE
POB 6248
SIOUX FALLS SD 57117

CITI PO BOX 6241 SIOUX FALLS SD 57117

CITI PPOB 653095 DALLAS TX 75265

CITIBANK USA
ATTN.: CENTRALIZED BANKRUPTCY
PO BOX 20507
KANSAS CITY MO 64195

CREDIT CARD CENTER
POB 688940
DES MOINES IA 50368-8940

DILLARDS POB 981469 EL PASO TX 79998

EXXMBLCITI
ATTN.: CENTRALIZED BANKRUPTCY
PO BOX 20507
KANSAS CITY MO 64195

FINANCIAL ASSISTANCE PO BOX 7148 BELLEVUE WA 98008

FREDERICK J. HANNA & ASSOCIATES, P.C. 1427 ROSWELL RD.
MARIETTA GA 30062

GAP POB 981064 EL PASO TX 79998

GEMB/DILLARDS PO BOX 981432 EL PASO TX 79998

GEMB/GAP PO BOX 981400 EL PASO TX 79998

GEMB/OLDNAVYDC PO BOX 981400 EL PASO TX 79998

GM CARD CUSTOMER CENTER POB 80082 SALINAS CA 93912

HOME DEPOT CREDIT SERVICES POB 689100 DES MOINES IA 50368-9100

HUGHES FEDERAL CR UN 951 E HERMANS RD TUCSON AZ 85706 MACY'S POB 689194 DES MOINES IA 50368

MACY'S PPOB 689195 DES MOINES IA 50368

MACYS/FDSB MACY'S BANKRUPTCY PO BOX 8053 MASON OH 45040

MARIX SERVICING POB 42008 PHOENIX AZ 85080

NATIONAL DEFAULT SERVICING CORPORATION 7720 N 16TH ST, STE 300 PHOENIX AZ 85020

NATIONWIDE CREDIT INC 2015 VAUGHN ROAD NW SUITE 400 KENNESAW GA 30144-7802

NORTHLAND GROUP INC PO BOX 390846 EDINA MN 55439

NORTHLAND GROUP, INC. POB 390905 EDINA MN 55439

OLD NAVY POB 981064 EL PASO TX 79998-1064

PHILLIPS & COHEN ASSOCIATES LTD 1002 JUSTISON ST WILMINGTON DE 19801

SAXON MORTGAGE SERCIVE 4708 MERCANTILE DR. NORTH JFORTWORTH TX 76137

SEARS POB 6282 SIOUX FALLS SD 57117

SEARS POB 6283 SIOUX FALLS SD 57117

SEARS/CBSD PO BOX 6189 SIOUX FALLS SD 57117

SEARS/CBSD 701 EAST 60TH ST N SIOUX FALLS SD 57117

T MOBILE P.O. BOX 37380 ALBUQUERQUE NM 85716-7380

TERRAWEST PROPERTY MANAGEMENT 2655 S RAINBOW BLVD, STE 200 LAS VEGAS NV 89146

VANTAGE WEST CREDIT UN PO BOX 15115 TUCSON AZ 85708

VISDSNB BANKRUPTCY 6356 CORLEY RD NORCROSS GA 30071

WELLS FARGO BUSINESS D PO BOX 29482 PHOENIX AZ 85038

WELLS FARGO CARD SER PO BOX 5058 PORTLAND OR 97208

WELLS FARGO CARD SERVICES POB 10347 DES MOINES IA 50306 RODRIGUEZ, HECTOR and LIDIA -

WELLS FARGO HM MORTGAG 8480 STAGECOACH CIR FREDERICK MD 21701

WF BUSINESS DIRECT POB 348750 SACRAMENTO CA 95834

ZWICKER & ASSOCIATES PC 80 MINUTEMAN RD. ANDOVER MA 01810

HECTOR F RODRIGUEZ In re LIDIA M RODRIGUEZ	According to the information required to be entered on this statement
Debtor(s)	(check one box as directed in Part I, III, or VI of this statement):
Case Number:	☐ The presumption arises.
(If known)	■ The presumption does not arise.
	$\square$ The presumption is temporarily inapplicable.

# CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor, whether or not filing jointly. Unless the exclusion in Line 1C applies, joint debtors may complete a single statement. If the exclusion in Line 1C applies, each joint filer must complete a separate statement.

	Part I. MILITARY AND NON-CONSUMER DEBTORS		
1A	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.		
	□ Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).		
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.		
	☐ Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.		
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.		
1C	□ <b>Declaration of Reservists and National Guard Members.</b> By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard		
	a. □ I was called to active duty after September 11, 2001, for a period of at least 90 days and □ I remain on active duty /or/ □ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;		
	OR		
	<ul> <li>b. ☐ I am performing homeland defense activity for a period of at least 90 days /or/</li> <li>☐ I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed.</li> </ul>		

	Part II. CALCULATION OF MONTHLY INCOME FO	R § 707(b)(7)	) EXCLUSION	
	Marital/filing status. Check the box that applies and complete the balance of this p	•	nent as directed.	
	a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11	1.		
	b. $\square$ Married, not filing jointly, with declaration of separate households. By check			
2	"My spouse and I are legally separated under applicable non-bankruptcy law o			
2	purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Cod	de." <b>Complete or</b>	nly column A (''Del	otor's Income'')
	for Lines 3-11.			41.61
	c. Married, not filing jointly, without the declaration of separate households se	et out in Line 2.b	above. Complete b	oth Column A
	("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.			
	d. Married, filing jointly. Complete both Column A ("Debtor's Income") and		Spouse's Income'')	for Lines 3-11.
	All figures must reflect average monthly income received from all sources, derived calendar months prior to filing the bankruptcy case, ending on the last day of the m		Column A	Column B
	the filing. If the amount of monthly income varied during the six months, you must		Debtor's	Spouse's
	six-month total by six, and enter the result on the appropriate line.	st divide the	Income	Income
3	Gross wages, salary, tips, bonuses, overtime, commissions.		\$ 3,341.00	\$ 0.00
	<b>Income from the operation of a business, profession or farm.</b> Subtract Line b from	rom Line a and	φ σ,σ::::σ	<del>* 0.00</del>
	enter the difference in the appropriate column(s) of Line 4. If you operate more that			
	business, profession or farm, enter aggregate numbers and provide details on an atta			
	not enter a number less than zero. Do not include any part of the business expens	ses entered on		
4	Line b as a deduction in Part V.			
		Spouse		
	a. Gross receipts \$ 0.00 \$	2,058.00		
	b. Ordinary and necessary business expenses \$ 0.00 \$	0.00	Φ 0.00	¢ 2.050.00
	c. Business income Subtract Line b from Line a	4	\$ 0.00	\$ 2,058.00
	Rents and other real property income. Subtract Line b from Line a and enter the			
	the appropriate column(s) of Line 5. Do not enter a number less than zero. <b>Do not part of the operating expenses entered on Line b as a deduction in Part V.</b>	t include any		
5		Spouse		
-	a. Gross receipts \$ 0.00 \$	0.00		
	b. Ordinary and necessary operating expenses \$ 0.00 \$	0.00		
	c. Rent and other real property income Subtract Line b from Line a		\$ 0.00	\$ 0.00
6	Interest, dividends, and royalties.		\$ 0.00	\$ 0.00
7	Pension and retirement income.		\$ 0.00	\$ 0.00
	Any amounts paid by another person or entity, on a regular basis, for the house	sehold		
8	expenses of the debtor or the debtor's dependents, including child support paid			
	<b>purpose.</b> Do not include alimony or separate maintenance payments or amounts pa	aid by your	Φ 0.00	Φ 0.00
	spouse if Column B is completed.		\$ 0.00	\$ 0.00
	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of L			
	However, if you contend that unemployment compensation received by you or you benefit under the Social Security Act, do not list the amount of such compensation			
9	or B, but instead state the amount in the space below:	ili Colullii A		
		1		
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$ 0.00 Spouse \$	0.00	\$ 0.00	\$ 0.00
			φ 0.00	φ 0.00
	<b>Income from all other sources.</b> Specify source and amount. If necessary, list addition a separate page. <b>Do not include alimony or separate maintenance payments p</b>			
	spouse if Column B is completed, but include all other payments of alimony or			
	maintenance. Do not include any benefits received under the Social Security Act o			
10	received as a victim of a war crime, crime against humanity, or as a victim of intern			
10	domestic terrorism.			
		Spouse		
	a. \$ \$			
	b.   \$   \$			
	Total and enter on Line 10	,	\$ 0.00	\$ 0.00
11	<b>Subtotal of Current Monthly Income for § 707(b)(7).</b> Add Lines 3 thru 10 in Col Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	olumn A, and, if	\$ 3,341.00	\$ 2,058.00

12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.		5,399.00	
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION			
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$	64,788.00	
14	<b>Applicable median family income.</b> Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)			
	a. Enter debtor's state of residence: AZ b. Enter debtor's household size: 4	\$	69,452.00	
	Application of Section 707(b)(7). Check the applicable box and proceed as directed.			
15	■ The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII.			
	☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.			

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)					
16	Enter the amount from Line 12.			\$	
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.				
	a. b.		\$  \$		
	c.		\$		
	Total and enter on Line 17		\$		\$
18	Current monthly income for § 707	<b>(b)(2).</b> Subtract Line 17	from Line 16 and enter the res	sult.	\$
Part V. CALCULATION OF DEDUCTIONS FROM INCOME  Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)					
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National				
www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					\$
19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) Enter in Line b1 the number of members of your household who are under 65 years of age, and enter in Line b2 the number of members of your household who are 65 years of age or older. (The total number of household members must be the same as the number stated in Line 14b.) Multiply Line a1 by Line b1 to obtain a total amount for household members under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for household members 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B.				
	Household members under 65 years of age    al.   Allowance per member				
	b1. Number of members	b2.	Number of members		
	c1. Subtotal	c2.	Subtotal		\$
20A	A Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and household size. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court).			\$	

20B	<b>Local Standards: housing and utilities; mortgage/rent expense.</b> En Housing and Utilities Standards; mortgage/rent expense for your coun available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy co Monthly Payments for any debts secured by your home, as stated in Lithe result in Line 20B. <b>Do not enter an amount less than zero.</b>		
	a. IRS Housing and Utilities Standards; mortgage/rental expense	\$	
	b. Average Monthly Payment for any debts secured by your	\$	
	home, if any, as stated in Line 42 c. Net mortgage/rental expense	Subtract Line b from Line a.	\$
			Ψ
21	Local Standards: housing and utilities; adjustment. If you contend 20B does not accurately compute the allowance to which you are entit Standards, enter any additional amount to which you contend you are contention in the space below:	\$	
22A	Local Standards: transportation; vehicle operation/public transportation You are entitled to an expense allowance in this category regardless of vehicle and regardless of whether you use public transportation.		
	Check the number of vehicles for which you pay the operating expense included as a contribution to your household expenses in Line 8. $\square$ 0 $\square$ 1 $\square$ 2 or more.		
	If you checked 0, enter on Line 22A the "Public Transportation" amout Transportation. If you checked 1 or 2 or more, enter on Line 22A the 'Standards: Transportation for the applicable number of vehicles in the		
	Census Region. (These amounts are available at www.usdoj.gov/ust/ o	or from the clerk of the bankruptcy court.)	\$
22B	Local Standards: transportation; additional public transportation for a vehicle and also use public transportation, and you contend that you public transportation expenses, enter on Line 22B the "Public Tra Standards: Transportation. (This amount is available at <a href="www.usdoj.go">www.usdoj.go</a> court.)	\$	
23	Local Standards: transportation ownership/lease expense; Vehicle you claim an ownership/lease expense. (You may not claim an owners vehicles.)  1 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy of Monthly Payments for any debts secured by Vehicle 1, as stated in Line		
	the result in Line 23. <b>Do not enter an amount less than zero.</b>		
	a. IRS Transportation Standards, Ownership Costs  Average Monthly Payment for any debts secured by Vehicle	\$	
	b. 1, as stated in Line 42	\$	
		Subtract Line b from Line a.	\$
24	Local Standards: transportation ownership/lease expense; Vehicle the "2 or more" Box in Line 23.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy of Monthly Payments for any debts secured by Vehicle 2, as stated in Line the result in Line 24. Do not enter an amount less than zero.		
	, 1	\$	
	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$	
	2, as stated in Elife 12	Subtract Line b from Line a.	\$
25	Other Necessary Expenses: taxes. Enter the total average monthly exstate and local taxes, other than real estate and sales taxes, such as inconsecurity taxes, and Medicare taxes. Do not include real estate or sales	\$	
	Other Necessary Expenses: involuntary deductions for employmen		
26	deductions that are required for your employment, such as retirement of <b>Do not include discretionary amounts</b> , such as voluntary 401(k) con	\$	

27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.			
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 44.	\$		
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.	\$		
30	Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare - such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.	\$		
31	Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 19B. Do not include payments for health insurance or health savings accounts listed in Line 34.	\$		
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service - such as pagers, call waiting, caller id, special long distance, or internet service - to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.			
33	<b>Total Expenses Allowed under IRS Standards.</b> Enter the total of Lines 19 through 32.	\$		
	Subpart B: Additional Living Expense Deductions			
	Note: Do not include any expenses that you have listed in Lines 19-32			
	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.			
34	a. Health Insurance \$			
	b. Disability Insurance \$			
		\$		
	Total and enter on Line 34.			
	If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:  \$			
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.			
36	<b>Protection against family violence.</b> Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.			
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.			
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$137.50 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.			

39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.				\$	
40	Continued charitable contributions. Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).				\$	
41	Tota	Additional Expense Deduction	ns under § 707(b). Enter the total of L	ines 34 through 40		\$
		S	Subpart C: Deductions for De	bt Payment		
42	<b>Future payments on secured claims.</b> For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.					
		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?	
	a.			\$	□yes □no	
				Total: Add Lines		\$
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.    Name of Creditor			\$		
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 28.			\$		
	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.					
45	a. b.	issued by the Executive Offic information is available at wy the bankruptcy court.)	napter 13 plan payment. strict as determined under schedules e for United States Trustees. (This vw.usdoj.gov/ust/ or from the clerk of ve expense of Chapter 13 case	x Total: Multiply Lin	es a and b	\$
46	<b>Total Deductions for Debt Payment.</b> Enter the total of Lines 42 through 45.			\$		
Subpart D: Total Deductions from Income						
47	Tota	of all deductions allowed under	er § 707(b)(2). Enter the total of Lines	33, 41, and 46.		\$
Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION						
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))			\$		
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))			\$		
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.			\$		
51	<b>60-month disposable income under § 707(b)(2).</b> Multiply the amount in Line 50 by the number 60 and enter the result.			\$		

`					
	Initial presumption determination. Check the applicable box and proceed as directed.				
52	☐ The amount on Line 51 is less than \$6,575. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.				
32	☐ The amount set forth on Line 51 is more than \$10,950 Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.				
	$\hfill\square$ The amount on Line 51 is at least \$6,575, but not more than \$10,950. C	complete the remainder of Part VI (Lines 53 through 55).			
53	Enter the amount of your total non-priority unsecured debt	\$			
54	Threshold debt payment amount. Multiply the amount in Line 53 by the num	mber 0.25 and enter the result. \$			
	Secondary presumption determination. Check the applicable box and proce	ed as directed.			
55	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.				
	☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.				
	Part VII. ADDITIONAL EXPEN	SE CLAIMS			
56	you and your family and that you contend should be an additional deduction from your current monthly income under §				
	707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.				
	Expense Description	Monthly Amount			
	a.	\$			
	b.	\$			
	c.	\$			
	d.	\$			
	Total: Add Lines a, b, c, and d	\$			
	Part VIII. VERIFICATI	ON			
	I declare under penalty of perjury that the information provided in this statements sign.)	ent is true and correct. (If this is a joint case, both debtors			
		ature: /s/ HECTOR F RODRIGUEZ			
		HECTOR F RODRIGUEZ			
57		(Debtor)			
	Date: December 28, 2009 Sign	nature /s/ LIDIA M RODRIGUEZ			
		LIDIA M RODRIGUEZ			
		(Joint Debtor, if any)			